

Honorable Judge Thomas T. Glover
Chapter 7
Hearing Location: Marysville

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN WASHINGTON DISTRICT OF WASHINGTON

IN RE

No.: 09-13500-TTG

RICKY B FOSTER AND
DENISE M FOSTER

AFFIDAVIT IN SUPPORT OF
MOTION FOR RELIEF FROM STAY
BY JPMORGAN CHASE BANK, N.A.

DEBTORS.

STATE OF Texas)
COUNTY OF Dallas) ss.

I, Carmen Isabel Pacheco the undersigned, being first duly sworn on oath deposes and says:

1. I am of legal age, not a party to the above captioned action, and competent to be a witness.

2. I am employed by JPMorgan Chase Bank, N.A. as a Bankruptcy Analyst. I am familiar with the process by which JPMorgan Chase Bank, N.A. maintains its loan records and evaluate status based upon those records. I personally know that the records kept are in the course of regularly conducted business and are a matter of the business routine. Entries in the records are made at or near the time of the event recorded by or with information from a person with knowledge of the event recorded.

3. On February 23, 2007, the debtor executed and delivered a Promissory Note to Washington Mutual Bank. The Note represents the debtor's promise to pay \$80,000.00 to Washington Mutual Bank. Washington Mutual Bank indorsed the promissory note in blank. Creditor has possession of the

Affidavit in Support of Motion for Relief from Stay
Page - 1

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1 original indorsed Note. A true and correct copy of the indorsed Note is attached hereto as Exhibit A
2 and is incorporated herein by this reference. As holder of the Promissory Note indorsed in blank,
3 JPMorgan Chase Bank, N.A. is entitled to enforce the terms of the Promissory Note.

4 4. JPMorgan Chase Bank, N.A.'s security interest is based upon a Deed of Trust executed by
5 Debtor on or about February 23, 2007 in favor of Washington Mutual Bank as beneficiary. The Deed
6 of Trust created the lien on the property located at 16620 34TH ST NE, SNOHOMISH, WA 98290.
7 The Deed of Trust was recorded on March 7, 2007 under Snohomish County recording number
8 200703070147. A true and correct copy of the recorded Deed of Trust is attached hereto as Exhibit B
9 and is incorporated herein by reference.
10

11 5. JPMorgan Chase Bank, N.A.'s records on the loan that is the subject of present motion
12 reflect that the loan is contractually due for payments owed on and after December 28, 2008. The
13 monthly payment varies each month.
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15 6. The Principal Balance due on the loan is \$79,801.00.
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26 Affidavit in Support of Motion for Relief from Stay
Page - 2

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7. The payoff amount of the loan as of June 25, 2009, not including attorney's fees and costs or interest and charges that have accrued since June 25, 2009, is \$79,801.00.

I DECLARE UNDER PENALTY OF PERJURY OF THE LAWS OF THE STATE OF
Texas THAT THE FOREGOING STATEMENT IS TRUE AND CORRECT

Dated this 25 day of June, 2009.

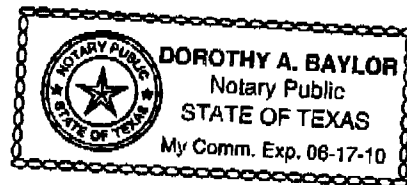
Carmen I. Pacheco
JPMorgan Chase Bank, N.A.
Name: Carmen I. Pacheco
Title: Bankruptcy Analyst

Executed this 25th day of June 2009

At Irving, TX

Subscribed and Sworn before me this 25th day of June 2009

Dorothy A. Baylor
Notary Public:
State of Texas
My Commission Expires: 06-17-10



Affidavit in Support of Motion for Relief from Stay
Page - 3

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